

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
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Chief's Retiree Council Urges Medical Reform

The Army Chief of Staff's Retiree Council presented only one issue to the Chief after its annual meeting — health care. The council urged Army and DOD leadership to fulfill the promise of lifetime health care made to today's retirees when they joined the Army and remained in the Army.

The 18-member council presented other issues of concern to retirees in its letter to the Chief such as the commissary benefit or the cost of living adjustment to retired pay. However, this year's council report to the Chief highlighted the many facets of the "unacceptable health care posture, which is having enormous physical, emotional and financial impact on military retirees."

The report traced the history of the promise of health care from the 1885 War Department Appropriations Bill to testimony by the Assistant Secretary of Defense for Health Affairs in 1995.

The council cited health care downsizing — a one-third drawdown of the Military Health Services System (MHSS), the closing of 58 military hospitals, and the planned conversion of 17 military hospitals to clinics — as a key element in the breaking of the promise. The council criticized TRICARE as an option for retirees saying that few civilian primary care providers participate in TRICARE in areas far from a military treatment facility (MTF) and that TRICARE leaves military retirees as the only federal retirees turned out of their employer-based medical system at age 65.

The council concluded that the combined effect of the broken health care promises is making health care inaccessible for one-half to two-thirds of all military retiree beneficiaries and has threatened the afford- ability and quality of health care where it is available.

The Council Suggested 7 Improvements to TRICARE —

1. Change the catastrophic cap for retirees from \$7,500 to \$3,000,
2. Ensure that TRICARE Prime enrollees can still receive care when traveling or moving outside of their region,
3. Extend TRICARE Prime beyond the present MTF catchment areas,
4. Raise the TRICARE Standard (CHAMPUS) reimbursement rates,
5. Change the policy requiring all Standard providers file claims for beneficiaries which is reducing the number of Standard providers,
6. Improve the timeliness of reimbursement to Standard care providers, and
7. Require Medicare providers to accept Standard patients.

The Council urged Medicare subvention to enable the MHSS to provide TRICARE Prime to all retirees age 65 and over in MTF catchment areas. However, the council suggested the Federal Employee Health Benefit Program as a second tier health care option for retiree beneficiaries who fall outside of the TRICARE health care net. Finally, the council suggested that the DOD mail order pharmacy program be expanded to include all military retiree beneficiaries, regardless of age, status, or location.

The council chairmen meet with the Chief of Staff semi-annually to discuss these issues and the progress that has been made in resolving them.

Subvention Pre-Test Update

In the Jan/Mar *Echoes*, we reported that the "pre-test" of the demonstration of Medicare subvention had been postponed until May 1. The pre-test has been postponed again with no new start date set. We will continue to update this situation in future issues.

Medical Care Tops Family Conference Services

Medical care was the most valued service and a tax-deferred military savings plan the top issue voted on by the 142 delegates at the 1997 Army Family Action Plan (AFAP) Conference held March 9 - 13.

AFAP provides another means of surfacing soldier and retiree issues to the Army leadership. The conference meets every two years to discuss issues forwarded by installation conferences worldwide and to vote on the five most valued services and five most important issues and report them to senior Army leadership. Conferees come from all parts of America's Army — active, Reserve/Guard, retired, and family member.

The other most valued services were commissaries, dental care, child care and Army Community Services. The other important issues were dislocation allowance for retiring soldiers; Special Supplemental Food Program for Women, Infants and Children (WIC) for personnel located outside the continental United States; Army Family Team Building resources; and medical information regarding deployment medication and immunizations prior to deployment.

Army Vice Chief of Staff (VCSA) GEN Ronald H. Griffith was briefed on 19 issues by delegates at the close of the week-long conference when delegates gathered to be briefed and vote.

The VCSA said, "The success of family programs is absolutely necessary for readiness." However, he added, "The defense dollars are not going to grow. We will have to do things within the budget."

Delegates got the word on retirement services available to active and retired soldiers at the Army Retirement Services display, from a presentation by Retirement Services Chief Gary Smith and at a briefing by Retirement Services Deputy Chief Max Beilke.

Highlights From Headquarters

In March and April our office was heavily involved in the Army Family Action Plan (AFAP) Conference and the Chief of Staff, Army (CSA) Retiree Council. These organizations review quality of life issues that surface at the installation level and are forwarded to Headquarters, Department of the Army for review and possible implementation. Through the years, both groups have been very successful in achieving changes and correcting deficiencies and injustices to help soldiers — to include members of the retired community. Other articles in this issue of *Echoes* address the specifics of what happened at the 1997 meetings. These conferences are valuable in highlighting to the Army leadership and eventually the Secretary of Defense, areas that are of concern to all elements of America's Army. For example, the four quality of life priorities identified by Department of Defense as essential to maintaining a strong military are: having steady and dependable medical benefits; receiving adequate and fair compensation; providing suitable housing for soldiers and families; and having a stable retirement system. All are areas of obvious importance to the retired community and come from issues raised by the AFAP, CSA Retiree Council or similar groups. While these forums have been successful in surfacing and maintaining visibility for quality of life issues and other retiree concerns, obtaining results is often a slow process and, for some issues, resolution may be unattainable. However, it's important to know that the retired community has many advocates working hard to accomplish all that existing resources will allow to support our needs. If you want to get involved in the AFAP or installation retiree council programs, contact your Retirement Services Officer (RSO).

Army Retirement Services Office efforts are focused on ensuring that today's soldiers approaching retirement know what problems they will face and can adjust their retirement plans accordingly. To assist retiring and retired soldiers plan, our office has developed a number of informational brochures (see article on page 11). Not all subjects covered in these brochures will apply to all soldiers, retirees and family members, but for those that do, we encourage you to contact your RSO and obtain copies. Let us know what ideas you have to help our retired and retiring soldiers.

Thanks for your support.

Gary F. Smith
Chief, Army Retirement Services

Attention: Soldiers with 19+ Years Service --- Retirement Is Coming

If you're an active duty soldier who has just started receiving **Army Echoes**, don't panic, the Army is not trying to get rid of you. We are trying to send *Echoes* to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading **Echoes** and visiting your Retirement Services Officer(RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail **Echoes** to soldiers with 19+ years of active duty is drawn from your personnel file. Home addresses are maintained for officers and unit addresses for NCOs. If you know anyone with 19+ years of service who isn't getting **Echoes**, suggest they visit the RSO to get a copy and visit their personnel office to check the address in their personnel files.

TRICARE Prime Users Happy, Survey Says

Nearly 8,000 enrollees in TRICARE Prime say they're satisfied with the program.

A telephone survey conducted in late 1996 rated enrollees' understanding of TRICARE and their satisfaction with six aspects of Prime: administration, medical care, access and convenience, coverage, information about coverage, and costs. Sponsored by the Assistant Secretary of Defense for Health Affairs, the survey was conducted in U.S. TRICARE regions where the program has operated at least one year. The surveyed group included about the same numbers of active duty soldiers, their family members, retirees and their family members.

Eighty-seven percent of those surveyed rated customer service and quality of medical care as excellent, very good or good. Those surveyed are less satisfied with such features as coverage (75 percent good to excellent) and cost (69 percent good to excellent).

Sixty-two percent of active-duty servicemembers and 75 percent of active-duty spouses, retirees and retiree spouses polled said they understand TRICARE. Eighty-nine percent of retirees and spouses said they probably will re-enroll.

Eighty-five percent of the non-active duty sample reported that they were able to get an urgent care appointment on the day they called, 77 percent said they could get an appointment for a minor illness on the same day or within one to two days. In seeking care for a recurring condition, 57 percent got an appointment within two days; 26 percent waited three to seven days. For routine care, 55 percent waited from three to 30 days for an appointment.

TRICARE brings together military health care resources and supplements them with networks of civilian health care providers.

TRICARE Prime is one of three options under TRICARE and the only option in which most patients receive the majority of their health care from military hospitals and clinics. Under Prime, each patient has a primary care manager who guides the patient's total health care program. Prime also offers preventive care and wellness health services.

Active duty military receive their health care in TRICARE Prime, while their family members and military retirees and their families may select Prime or use one of two options, TRICARE Extra or TRICARE Standard (CHAMPUS). With TRICARE Extra, patients may choose to receive their health care from the Prime network of civilian health care professionals at a lower cost than TRICARE Standard.

If you are age 65 or older and Medicare-eligible, you are not eligible for TRICARE.

DCSPER to Congress

Retirement Benefits Linked to Recruiting Success

Deputy Chief of Staff for Personnel LTG Frederick E. Vollrath recently testified before the Personnel subcommittee of the National Security Committee of the U.S. House of Representatives on the subject of recruiting and compensation. He told the subcommittee,

"An important link to Army recruiting and retention programs is our retirement system. Our men and women accept separations from family, face discomfort, danger and death, comforted by a promised retirement benefits package, delayed compensation for their service. Soldiers and retirees are concerned about protecting the value of retirement benefits.

Retirees have served this country honorably and selflessly. Many continue to serve in various ways in their local and military communities. They consistently express grave concerns about the perception that benefits they were promised while on active duty are now at risk during retirement.

Retirees and their family members' major concern is access and availability of military health care. As we have drawn down the force and closed installations, especially hospitals, access to military health care has been reduced and in some cases eliminated. The establishment of TRICARE is a positive action; however, TRICARE does not provide coverage for those retirees and family members eligible for Medicare. Passage of Medicare subvention, thus allowing the Department of Defense to bill the Health Care Financing Administration (the medical arm of Social Security) for a percentage of the cost of care provided Medicare eligible retirees, is a top priority with retirees. Without Medicare subvention, we exclude almost 45 percent of our retirees from either TRICARE or military health facilities. Legislation authorizing military retirees to enroll in the Federal Employees Health Benefits Program is another option that would also relieve some of the health care hardships that face retirees.

Retirees and their families share a second concern about changes to cost-of-living adjustments (COLA) to military retired pay. Their third concern is the availability of commissaries. Commissary privileges, which for years have been included in the overall compensation package for active duty soldiers, are not less important for retirees."

AFRC Europe sends special invite to retirees

CHIEMSEE & GARMISCH, GERMANY — The Armed Forces Recreation Centers, Europe, are offering special deals to retired military travelers.

AFRC Europe operates two resort areas — Chiemsee, on the shore of Germany's largest inland lake, and Garmisch-Partenkirchen. These centers have started a retiree newsletter called Retiree Super Vacation Planner (RSVP). The purpose of the newsletter is to tell retirees about upcoming events and specials offered by AFRC, Europe. The Spring 1997 edition offered a \$50 coupon to any retiree who filled out the backside of the newsletter and sent it back in. For information on savings, e-mail, call, FAX or write for more information. Be sure to mention Code FM in your request to identify yourself as a retiree. E-mail: vacation@afrc-garmisch.army.mil, phone from CONUS 011-49-8821-72981, FAX from CONUS 011-49-8821-3942. Address: Vacation Planning Center, AFRC Europe, Unit 24501, APO AE 09053. Mention Code 4M.

Note, in the January/ March issue, the Recreation Center at Fort Seward, AK, should have been listed as an Army Recreation Center, not an Armed Forces Recreation Center.

Your Recruiter Wants You!

The Chief of the Army Recruiting Command wants you to help your local recruiter. MG Alphonso Lenhardt told members of the Army Chief of Staff's Retiree Council, "My recruiters need the help you give as centers of influence in your community. Don't miss an opportunity to tell the Army story."

If you don't already know where your area recruiter is, check the U.S. government section in the blue pages of your phone book under "Army."

New Army Revue Debuts on Mall

WASHINGTON (ARNEWS) — Visitors to Washington, D.C., can see "America's Army in Review," being presented on the Mall, April through June. "America's Army in Review" is a new 10-week program sponsored by the Military District of Washington, replacing "Spirit of America." The National Mall presentation features musical, drill and ceremonial performances by The U.S. Army Band, "Pershing's Own," and the 3rd U.S. Infantry (The Old Guard). The event is free, open to the public and requires no tickets or reservations. The program will continue weekly on Thursdays at 3 p.m. on the west side of the Washington Monument until June 12.

Excellence Awards

WASHINGTON (ARNEWS) — Fort Benning, GA, is the top winner in the Army's 1997 Chief of Staff Communities of Excellence awards program. Other active Army winners are Huntington District, Army Corps of Engineers, Huntington, WV; Seattle District, Army Corps of Engineers, Seattle, WA; Tobyhanna Army Depot, Tobyhanna, PA; U.S. Army Garrison, Ft Shafter, HI; U.S. Army Soldier Systems Command, Natick, MA; and U.S. Army Garrison, Panama.

1st Female 3-Star General

WASHINGTON — MG Claudia J. Kennedy has been nominated by the President to become a lieutenant general, the Army's first female officer chosen to wear three stars. Kennedy was assigned as the Assistant Deputy Chief of Staff for Intelligence (DCSINT) in July 1995. She has been the acting DCSINT since the February retirement of LTG Paul E. Menoher, Jr. Upon Senate confirmation of her promotion, she will become the new DCSINT.

AAFES to open Eglin Hearing Center

DALLAS — The Army Air Force Exchange System (AAFES) has opened a new hearing center at Eglin Air Force Base (AFB), FL. The center offers hearing testing, evaluation and rehabilitation services, hearing aids and memberships in a discount hearing aid battery club.

AAFES runs a similar hearing center at MacDill AFB, FL, and plans to open another facility at Patrick AFB, FL. The Eglin facility will provide diagnostic evaluations and rehabilitation services for persons with hearing and balance disorders.

AAFES hearing centers are designed to meet the needs of the military retiree. For example, many patients seek miniature, advanced technology hearing aids that may not be available from VA hospitals or military medical facilities. Also, adjustments to the patients' prescriptions can be performed in the clinic. Prices average 20-30 percent below hearing aid prices off-base. Health insurance plans are accepted.

AAFES Offers Customer's Choice

DALLAS — AAFES has a new customer choice policy for sales and promotional items that are out of stock. In the past, when promotional items sold out, customers were given rainchecks or offered a store-selected substitute for the item. Customers may now select an alternate/comparable item, using the same discount. Of course, if customers want the specific advertised sale item, and want to wait for it to arrive, they may.

Cash-Back Day at Exchanges

DALLAS — With one envelope and stamp, AAFES customers may receive up to \$75 in rebates during the Cash-Back promotion. Events are scheduled for May in the continental United States (CONUS), August and November (CONUS and overseas).

Flyers, valid for a month, list the featured products, rebate amounts and include a rebate submission form and instructions. At the end of the event, customers mail their proof(s) of purchase to the rebate center. Six to eight weeks from mailing, customers will get a check for the rebates with more coupons and a letter from AAFES thanking them for their patronage. If eight or more rebates are submitted, the postage is also refunded.

All AAFES facilities stocking the items featured are participating, but the primary outlets will be main stores. For questions and comments, call 1-888-476-7853.

Downsizing Can Happen in Stages

As the military continues to close installations, retirees and families should be aware that installations often close in stages. So while the fort in your area may not be closing for a year or two, some of the offices which you use may close earlier or remain open after the installation closes.

For example, the Retirement Services Officer (RSO) at Ft McClellan, AL, retired in January. While Ft McClellan is not scheduled to close for another two years, the Retirement Services Office has closed. Retirees and families who were served by the Ft McClellan RSO will continue to be served by an RSO at Ft Rucker or Redstone Arsenal.

Another example is the Army Garrison at Ft Indiantown Gap, PA, scheduled to close Sept. 30, 1998. Since the garrison has begun its drawdown and some personnel have departed, the military personnel service center has closed and the fort no longer issues ID cards. Retirees and

families in the area can obtain or replace ID cards at Carlisle Barracks, Tobyhanna, or other military units in the area.

On the other hand there are installations such as Ft Devens, MA, where the commissary has remained open after the base has closed. (Budget cuts could change this situation).

So the bottom line is, if the installation in your area has closed or is going to close, call the RSO, ID card office or commissary or any other services you need to use to check on their status before heading to the fort. It may save you some needless aggravation.

Some Hospitals to Become Clinics

FT SAM HOUSTON, TX, (ARNEWS) — Army hospitals at Redstone Arsenal, AL, and Ft Leavenworth, KS, will cease inpatient services and reduce to enhanced health clinics by fiscal year 1999, in accordance with a DOD budget directive.

Beneficiaries in the Redstone and Leavenworth areas who need inpatient care after the hospitals reduce will be referred through the TRICARE system, which has begun operation in Redstone's region and will start this year in Leavenworth's region.

Eleven Air Force hospitals and four Navy hospitals also will become clinics under the directive, Program Budget Decision 041.

The changes are a culmination of several studies dating back to the 1980s, examining the cost-effectiveness of military hospitals with fewer than 50 inpatient beds. The studies considered such factors as shrinking troop populations, overlapping catchment areas of military hospitals, ages of the facilities, percentage of beds in use and comparisons to CHAMPUS costs.

The Assistant Secretary of Defense for Health Affairs recommended last summer that the services analyze operations at 48 hospitals, including Redstone; Leavenworth; West Point, NY, and Forts Rucker, AL; Wainwright, AK; Huachuca, AZ; Eustis, VA; and Irwin, CA. Medical Command (MEDCOM) analysis concluded the other facilities should remain inpatient hospitals.

"There would be a cost to the government to shut down inpatient services at five of the eight sites," MAJ Dave Ardner of the Office of the Deputy Chief of Staff for Resource Management at MEDCOM Headquarters said. "We also considered the isolated nature of Ft Irwin and Alaska, and their unique missions."

Leavenworth and Redstone were then approved for the reduction. Although six hospitals were dropped from the DOD list for reductions, some of them are considering reducing or eliminating inpatient services in order to meet reduced budgets for fiscal year 1998.

Direct Deposit, Don't Leave Home Without It

Do you plan your vacations around your checks? Before you leave for the beach, do you have to ask a neighbor or relative to check your mail for your retired paycheck or survivor's annuity check? Or do you make your plans based on your check's expected arrival date?

Don't be a prisoner of your pay — go to your bank and sign up for Direct Deposit. This way, no matter where you go, your check will go straight to your bank and be payable the first workday of the month.

Note: In April, checks going to three ZIP codes in California were lost by the post office. Of course, this is not a common occurrence, but all it takes is one missing check to remind us what a good idea direct deposit is.

Service Credit Granted For SMP ROTC

Did you serve in the simultaneous membership program (SMP) while you were a senior ROTC cadet? The 1997 DOD Authorization Act grants service credit for those in this situation.

The SMP service can be used to recompute your pay entry basic date (PEBD) which can affect your active or retired pay. While the credit can go back as far as Aug. 1, 1979, when the SMP program began, any changes to pay will not be effective until the date of the 1997 DOD Authorization Act — Sept. 23, 1996

To receive credit for this service, retirees and active duty soldiers should submit documentation that shows that you were in the ROTC program while simultaneously training in a USAR troop program unit.

Officers on active duty should submit documentation to their servicing personnel officer. Officers who have retired or otherwise separated from active duty (but who aren't currently members of the USAR or Army National Guard) should submit DD Form 149 (application for correction of military record) with the documentation to the Army Board for Correction of Military Records, Department of the Army, Washington, DC 20310.

Examples of documentation include: copies of the SMP contract, commissioning orders; DA Form 1506 or DD 214. The Army is in the process of compiling a list of other forms which can be used for documentation. Since even the partial version of this list is too long to reproduce here, you are asked to call the Army's Personnel Command at (703) 325-4741 for further information or the personnel office at your installation for more information.

Officers entitled to SMP service credit who can't locate any supporting documents can request copies from these sources:

Officers who were members of the Army Reserve should write to: Commander, ARPERCEN; ATTN: ARPC-PRB (Customer Service); 9700 Page Ave., St. Louis, MO 63132-5200. Officers who were members of the Army National Guard should write to their state AG personnel officer. Individual active component officers should contact their servicing personnel offices.

Keep Your Records

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits or unpaid retired pay because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child. We hear from spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the soldier had elected at retirement.

We hear from former spouses who lost SBP because neither they nor the retiree notified the Defense Finance and Accounting Service within a year of the divorce that SBP was part of the divorce.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse)

knows what benefits to expect or not to expect. Clip this article to the outside of your files as a reminder to keep your retired pay records current when your status changes.

DFAS Lane Provides a Wealth of Information

More than 175,000 Defense Finance and Accounting Service (DFAS) customers a month are finding the answers to their pay and annuity questions right at their fingertips.

In January 1996 DFAS launched DFAS Lane (<http://www.dfas.mil>), a world wide web site giving information and access to subject matter experts. Today, DFAS Lane sometimes sees as many as 10,000 customer "hits" a day.

When it started, DFAS Lane was a library of general information about the agency. Users could access press releases, biographies of leaders and selected information about DFAS systems and policies.

Today, a greater wealth of information is available on DFAS Lane. The site links to the latest electronic versions of DOD Financial Management Regulations as well as active duty information such as the most current travel and housing allowances. DFAS Magazine is available in a special online format that will be on the web almost a month before the printed version is published.

In the future, users will be able to access the latest information, perhaps even leave and earning statements, without leaving their homes. Prospective employees will be able to view job opportunities at any DFAS location, and the most current agency publications such as the DFAS Customer Service Plan and the Chief Financial Officer's Plan will be available.

In the past, users submitted questions to one e-mail address. Now, DFAS has created a number of e-mail links dedicated to handling specific types of inquiries such as Army active duty pay and retired pay. To date, DFAS has fielded more than 1000 inquiries from the web site.

The online world is in a constant state of flux. For DFAS, however, one goal remains a constant, unchanged from the unwired world. We exist to serve the customer.

Survivor Info On Home Page

The pamphlet, "*Your Guide to Survivor Benefits*," is accessible on the Internet.

The Web address is <http://www.dfas.mil> which takes you to the DFAS Lane home page. From there, select 'MoneyMatters', then 'Retired and Annuitant Pay.' The pamphlet is one of the selections from the index called "Your Guide to Survivor Benefits". The pamphlet gives annuitants information regarding the Survivor Benefit Plan (SBP) annuity, the Retired Serviceman's Family Protection Plan (RSFPP) annuity, Social Security Offset (SSO), Dependency and Indemnity Compensation (DIC), Minimum Income Widow/er (MIW) and "Forgotten Widows". It also gives information about the Integrated Voice Response System (IVRS) at the Directorate of Annuity Pay that allows access to information about the annuity account 24 hours a day, seven days a week.

You can use the web site address to e-mail questions to the Directorate or write to DFAS-DE/FRB, 6760 E. Irvington Place, Denver, CO 80279-6000 or call 1-800-435-3396 or (303) 676-6552.

If the Army Was Keeping Your Bbonds For You

In the January/March issue, we published guidance on retrieving bonds that you had left with the Army for safekeeping. The Defense Finance and Accounting Service's Indianapolis Center (DFAS-IN) has updated that guidance.

While DFAS-IN is continuing the service of retaining bonds in safekeeping for soldiers, older bonds are periodically forwarded to the Bureau of Public Debt. Currently the DFAS-IN Directorate for Centralized Disbursing maintains bonds issued since 1968 to the present.

Inquiries about bonds issued before that date should be referred to: Bureau of Public Debt; PO Box 1328; Parkersburg, WV 26106-2914. If you have already written to DFAS-IN about bonds issued before 1968, they have forwarded your inquiry to the Bureau of Public Debt.

Questions about bonds held in safekeeping at DFAS may be sent to DFAS-Indianapolis Center; DCD Treasury Operations; Indianapolis, IN 46249-8701.

DOD Panel Looks at Exchange Consolidation

WASHINGTON (American Forces Press Service) — DOD is studying whether to merge the service exchange systems.

An independent review by Systems Research and Applications (SRA) International concluded that merging the Army and Air Force Exchange Service, the Navy Exchange and the Marine Corps Exchange could improve customer service, reduce prices and increase dividends the exchanges pay to the services' morale, welfare and recreation funds.

SRA researchers concluded that if the exchange systems merged there would be an annual recurring savings of \$176 million and the value of the exchange benefit would increase from the current \$6 billion a year to \$9 billion. The decision to merge the exchanges awaits results of further study.

Commissary Benefit Rated #1

Commissaries to Close?

You may have read that the Pentagon is proposing closing 37 commissaries. Defense Commissary Agency (DeCA) officials explain that DeCA Chief MG (Ret.) Richard Beale has submitted a list of commissaries to be considered for closing to each military service chief. This list is **only a proposal**; each of the service chiefs will be commenting on the list.

Proposing possible commissary closings is one of the agency's responses to a \$48 million budget shortfall, officials said. Commissaries on the list are being considered because: 1) they are at installations that have already closed or are scheduled to be closed by the year 2000, 2) they are at installations with fewer than 100 active duty members, or 3) they are less than 25 miles from another installation.

Monthly Pay Date Changes for New Social Security Recipients

Anyone who applies for Social Security benefits on or after May 1, 1997, will be affected by a new Social Security payment schedule called payment cycling. Those who apply for Social Security on or after May 1, will have a payment date based on the birth date of the person on whose record the benefits are based.

Date of birth of the person on whose Payment date record benefits are payable

1st — 10th of the month 2nd Wednesday
11th — 20th of the month 3rd Wednesday
21st — 31st of the month 4th Wednesday

Current beneficiaries and those who applied before May 1 will not be affected by payment cycling. They will continue to receive their payments on or about the 3rd of the month. Supplemental Security Income (SSI) recipients are not affected by SSA's payment cycling.

Why payment cycling? With the current payment date of the 3rd of the month, Social Security offices are hit with a surge of calls and visits in the first week of the month. In the next 25 years, the beneficiary population will grow from the current 50 million to a projected 76 million. To provide high quality customer service in the face of increasing workloads, Social Security decided to distribute the payment workload more evenly throughout the month. For more information, call Social Security at 1-800-772-1213.

Try a Trifold

Over the past year, the HQDA Army Retirement Services office has produced several trifolds with information for retirees and their families as well as for active duty soldiers and their families. Of interest to both groups are: The Survivor Benefit Plan (SBP) Basic Questions Answered, The Negatives of SBP — Are They Really?, Uniformed Services Former Spouses Protection Act, Health Care, the Retiree Casualty Assistance Checklist and Retirement Services Offices. Of special interest to active duty soldiers and their families are Getting Ready to Retire and Military Retired Pay.

Who can give you a copy of any or all of these trifolds? Your Army Retirement Services Officer (RSO)

Armed Forces Retirement Homes

Special Places for Special People

The Soldiers' and Airmen's Home in Washington, D.C., and the Naval Home in Gulfport, MS, are retirement communities that meet every need of retired servicemembers and other eligible veterans. The Homes offer health care, room and board, activities and the camaraderie of other retirees and veterans. For more information, call 1-800-422-9988 (the Soldiers' and Airmen's Home) or 1-800-332-3527 (the Naval Home) or pull up the Homes' home page at <http://www.afrh.com>.

AAFES Offers Home Catalog

DALLAS — A new 64-page "Home Decor and More" Exchange Catalog is available to Army and Air Force Exchange Service (AAFES) customers. **All authorized AAFES customers may use this catalog, but must do so before July 31, 1997.**

The catalog includes items such as bedroom coordinates; bath accessories; kitchen wares and appliances; camping items; luggage; furniture, and stereo equipment. More than 350,000 copies of this free catalog will be distributed worldwide. Electronic in-store ordering is available at all AAFES stores and some Marine Corps Exchanges.

Customers may call 1-800-527-2345 in the U.S. and Puerto Rico. The FAX number is 1-800-466-0163. The address is: Exchange Catalog Sales, P.O. Box 660211, Dallas, TX 75266-0211. To

order by phone outside the U.S. and Puerto Rico, a \$4 fee will be added to your order; however, no long distance charges will be added.

Country	Phone #
Belgium	0800-7-2432
Germany	0130-82-1650
Guam	01800-636-3297
Italy	1678-71227
Japan/Okinawa	0031-11-4132
Korea	0078-11-279-8208
Netherlands	06-0221889
Panama	001-800-111-0032
United Kingdom	0800-96-8101

Gulf War Compensation Period Extended

WASHINGTON (NWSA) — The eligibility period for compensation for Persian Gulf War veterans with undiagnosed illnesses is being extended through Dec. 31, 2001. This date will end the period in which Gulf War veterans' undiagnosed illnesses must become manifest to be presumed related to their Gulf service, thus qualifying them for VA compensation.

Of the 84,000 veterans claiming a Gulf-related disability, about 65,000 were approved by VA under conventional criteria. Only 660 have been service-connected to date under the undiagnosed-illness regulation, but thousands of new claimants may become eligible as a result of the change in regulations. After the regulation becomes final, about 5,000 claims that were denied because they did not meet the current two-year presumptive period will be readjudicated.

There is no general requirement under VA regulations that a Gulf War veteran prove a particular exposure or cause-and-effect. The current regulation generally provides for compensation based on symptoms alone, which have persisted for at least six months, cannot be attributed to a diagnosable medical condition and had become at least 10 percent disabling not later than two years after the veteran left the Gulf. With this change, an undiagnosed illness that appears any time before Dec. 31, 2001, now will be presumed to be related to service in the Gulf.

The year 2001 extension will not go into effect until implementing regulations are adopted and published in the Federal Register, later this year. VA will take public comment before the regulations are final and may further adjust the benefit provisions.

Gulf War veterans have access to VA medical care which includes comprehensive health examinations, follow-up care and treatment, excluding only those whose illnesses are determined not to be attributable to Gulf service.

Veterans who need medical care, who wish to take advantage of the protocol physical examination under the Persian Gulf Registry or who have general questions about the Persian Gulf experience, environmental factors or VA medical policies, can get information from their local VA medical center or the Persian Gulf Information Helpline, 1-800-PGW-VETWS (1-800-749-8387).

About 63,700 Persian Gulf veterans already have received the Registry health examination, but not all are symptomatic. Healthy, concerned veterans should participate in the health exam as well.

Active-duty servicemembers who were deployed to the Gulf War may receive a protocol health examination through military treatment facilities by calling 1-800-796-9699.

TRICARE Information By Region

If you have questions about TRICARE, you can contact the health benefits advisor at a military hospital, a managed care office, TRICARE Service Center or call one of the following information numbers.

Region	States	Start Date	Phone #
Region 1	Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New York, Pennsylvania, District of Columbia, and part of northern Virginia	<i>Should Start</i> Dec. 1, 1997	(202) 782- 1486
Region 2	North Carolina and most of Virginia	<i>Should Start</i> Dec. 1, 1997	1-800- 990- 8272
Region 3	South Carolina, Georgia and Florida, not panhandle	<i>Operational</i> July 1, 1996	1-800- 444- 5445
Region 4	Florida panhandle, Alabama, Mississippi, Tennessee and eastern third of Louisiana	<i>Operational</i> July 1, 1996	1-800- 444- 5445
Region 5	Michigan, Wisconsin, Illinois, Indiana, Ohio, Kentucky, and West Virginia	<i>Expected</i> <i>Operational</i> Dec. 1, 1997	(513) 255- 9690
Region 6	Oklahoma, Arkansas, western two-thirds of Louisiana, Texas excluding southwest corner	<i>Operational</i> Nov. 1, 1995	1-800- 406- 2832
Region	New Mexico, Arizona, Nevada and southwest	<i>Operational</i>	(915)

7	corner of Texas, including El Paso	April 1, 1997	569-2528
Region 8	Colorado, Utah, Wyoming, Montana and Idaho, excluding those included in Region 11, North Dakota and South Dakota, Nebraska, Kansas, Minnesota, Iowa and Missouri	<i>Operational</i> April 1, 1997	(719) 524-2601
Region 9	Southern California	<i>Operational</i> April 1, 1996	1-800-242-6788
Region 10	Northern California	<i>Operational</i> April 1, 1996	1-800-242-6788
Region 11	Washington, Oregon, and a small portion of Northern Idaho	<i>Operational</i> March 1, 1995	1-800-404-0110
Region 12	Hawaii	<i>Operational</i> April 1, 1996	1-800-242-6788

ARPERCEN Stops Sending Status Forms

ST. LOUIS — The Army Reserve Personnel Center (ARPERCEN) has stopped mailing retiree status and verification forms to Army retirees. Although forms 1752 and 1752-E will no longer be mailed, retirees still have a duty to keep their personnel records accurate with a current address, home and work telephone numbers, and any changes in their ability to serve if mobilized.

These forms had been sent annually to all retirees eligible for mobilization and recall to active duty (non-disability retired and under age 60).

"They were used to remind retirees of their duty to provide the center with accurate data for their computerized personnel records, and to provide retirees a means to transmit any data changes," said Don Ashenfelter, retiree mobilization plans officer. The receipt of retiree personnel data changes is still necessary, however, advances in communication systems and our ability to obtain some of the information from other sources has made the mailed forms obsolete."

If changes in a retiree's health will prevent further military service, the retiree should provide the center with a description of the physical condition and a physician's statement or Veterans Affairs (VA) form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery.

Retirees should continue to advise ARPERCEN when the following information or conditions change -- Address; Phone Number (Home and Work); Ability to serve (Physical Condition).

Retirees can update their records by:

1. **Mail:**
Cdr, ARPERCEN
ATTN: ARPC-MOP-M
9700 Page Avenue
St. Louis, MO 63132-5200
2. **Phone:** 1-800-325-2660
Phone: (314) 538-2312
3. **FAX:** (314) 538-2009
4. **E-Mail:** donald.ashenfelter@arpstl-emh2.army.mil
E-Mail: ashenfelterdl@arpstl-emh1.army.mil.

Fisher House Offers Haven to Military Families

Retirees and family members who must travel far from home because of a **medical emergency** can find a home-away-from-home at a Fisher House.

Active duty, retired members, veterans and family members of all branches of the armed services are eligible to use a Fisher House, for which they pay a nominal room charge. There are 25 Fisher Houses located near military or VA medical facilities.

Fisher Houses have been built by Zachary and Elizabeth Fisher, through their nonprofit Fisher House Foundation. The Fishers build the homes on government land and then donate them, furnished, to the armed services. Houses are managed individually and maintained through donations, appropriations and nominal room fees.

Guests fill out an application obtained from the military or a VA admissions office. Depending on occupancy levels, turnover rates and waiting lists, selections might be limited to families of inpatients with life-threatening illnesses. A family's income and distance they've traveled also are considerations.

Fisher House Locations	Phone & FAX #'s
Walter Reed Army Medical Center (AMC) Washington, DC (2 houses)	Phone: (301) 295-7374 FAX: (301) 295-8012
Madigan Army Medical Center (AMC) Ft. Lewis, WA	Phone: (206) 964-9283 FAX: (206) 968-4160
Womac Medical Center (AMC) Ft. Bragg, NC	Phone: (910) 432-1486

Brooke Army Medical Center (AMC) Ft. Sam Houston, TX (2 houses)	Phone: (210) 225-4855, ext. 101 FAX: (210) 270-2560
Eisenhower Army Medical Center (AMC) Ft. Gordon, GA	Phone: (706) 787-7100
Tripler Army Medical Center (AMC) Tripler, HI	Phone: (808) 839-2336 FAX: (808) 433-6905
William Beaumont (AMC) El Paso, TX	Phone: (915) 569-1860
Darnell Army Community Hospital Ft. Hood, TX (<i>under construction</i>)	Phone: Not Yet Available FAX: Not Yet Available
National Naval Medical Center (NMC) Bethesda, MD (2 houses)	Phone: (301) 295-5334 FAX: (301) 295-5632
Portsmouth Naval Medical Center (NMC) Portsmouth, VA (2 houses)	Phone: (804) 398-6889
San Diego Naval Medical Center (NMC) San Diego, CA	Phone: (619) 532-9055 FAX: (619) 532-9402
Wilford Hall Medical Center (MC) Lackland AFB, TX (2 houses)	Phone: (210) 678-3000 FAX: (210) 678-3031
Keesler AFB Biloxi, MS	Phone: (601) 377-8264
David Grant Medical Center (MC) Travis AFB, CA	Phone: (707) 423-7267 FAX: (707) 423-7552
US Air Force Academy	Phone: (719) 472-3445

Colorado Springs, CO

**Wright Patterson AFB
Dayton, OH**

Phone: (513) 257-0855

**Andrews AFB
MD**

Phone: (301) 981-1243
FAX: (301) 981-7629

**Denver VA Medical Center (VAMC)
Aurora, CO**

Phone: (303)364-4616

**Stratton VA Medical Center (VAMC)
Albany, NY**

Phone: (518) 462-3311, ext. 2800

**Minneapolis VA Medical Center (VAMC)
Minneapolis, MN**

Phone: (612) 725-2009

**W. Palm Beach VA Medical Center (VAMC)
West Palm Beach, FL**

Phone: (407) 882-7180

CHAMPUS/TRICARE Nonavailability Statement Rules Change

Two rule changes concerning when nonavailability statements (NAS) will be required by TRICARE/CHAMPUS-eligible patients were announced recently. An NAS is certification by a military medical facility that the non-emergency care the patient needs isn't available there, at that time, to that patient, who lives within the hospital's ZIP code service area (or catchment area.)

Change #1:

For all outpatient services from civilian sources provided on or after Sept. 23, 1996, TRICARE/CHAMPUS patients no longer need NASs.

NASs are still required for **non-emergency inpatient care** from civilian sources for those who live within the service areas of one or more uniformed services hospitals, and get their civilian care under TRICARE Standard (CHAMPUS) or TRICARE Extra. However, those enrolled in TRICARE Prime won't need inpatient NASs in most cases.

Important Note: *In areas where TRICARE contracts are in operation, providers who see all TRICARE/CHAMPUS-eligible persons must have certain procedures approved ahead of time by the regional TRICARE contractor.*

Check with your care provider or your TRICARE contractor's nearest service center to find out if your procedure needs to be approved ahead of time.

Change #2:

Effective for civilian hospital admissions after Sept. 23, 1996, an inpatient NAS is not required for persons enrolled in TRICARE Prime who live within the service area of a uniformed services hospital.

This is also true for Prime enrollees who use the point-of-service option that is, get care on their own from a source inside or outside their TRICARE network, without having an authorization from the health care finder.

For more information, contact your Health Benefits Advisor at the nearest military hospital.

'Gray Area' Reserve Retirees: Keep RCSBP Election Up-to-Date

"Gray area" Reserve retirees who are participants in the Reserve Component Survivor Benefit Plan (RCSBP) must keep ARPERCEN informed of any changes which affect your RCSBP participation. RCSBP provides survivor coverage during the period between receipt of the 20-year packet announcing retirement eligibility and receipt of retired pay at age 60. The plan is administered under the same federal guidelines as the basic Survivor Benefit Plan (SBP), which typically requires that all marital/family status events be reported within one year. It is extremely important that you provide ARPERCEN proper documentation as appropriate so it can be maintained until needed by the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) to build your retired pay account at age 60. Changes in beneficiary status may affect your RCSBP cost.

Several Examples Are:

1. Retirees' compliance with court-ordered "former spouse" coverage within one year of divorce, requiring a written request to change "spouse" coverage to "former spouse"
2. Former spouses' written request to deem court-ordered "former spouse" coverage within one year of divorce
3. Electing for newly acquired beneficiaries; and...
4. Notifying that beneficiaries are no longer eligible, because of death, divorce or children exceeding the age limit.

Mail changes/updates to:

ARPERCEN
ATTN: SFR-SCB
9700 Page Avenue
St. Louis, MO 63132-0864

1-800-GO-ARMY-1 For Travel Savings

Traveling soon? Need to make room reservations?

Whether you're in the U.S. or overseas, on official or unofficial travel, soldiers, retirees and your families can book rooms by dialing 1-800-GO-ARMY-1. That number connects you to the Army Central Reservation Center (ACRC) at Redstone Arsenal, AL

Agents are on duty Monday through Friday from 6 a.m. to 9 p.m.; Saturdays, Sundays and holidays, 8 a.m. to 6 p.m. Eastern Time.

Travelers from outside the continental U.S. can use ACRC by calling (205) 876-2790. Reservations may also be FAXed to (205) 876-6870.

Short Shots

(Note: Publications, organizations and events that may be of interest to the retired community appear in this section as a service to the retiree. This does not imply that Army Echoes endorses these publications or programs. Any problems or questions should be directed to the specific publisher or organization.)

- The **Retirement Services Officer at Ft. Gordon, GA, George O. Jacobs, Jr., and at Ft. Huachuca, AZ, Perry Gibson**, have retired after years of dedicated service to the retired community. They are exceptional people who gave unlimited time and effort to support those in need. Our sincere thanks and best wishes.
- The **Retired Military Police Association** is a charitable non-profit organization, incorporated in July 1995. The RMPA goal is to enhance the professionalism and quality of life for active duty military police personnel, improve law enforcement agencies and serve as a clearinghouse to aid military police in obtaining employment in law enforcement agencies when they depart the military. RMPA would like to hear ideas from the retired community. Write Retired Military Police Association Inc.; PO Box 25343; Fayetteville, NC 28314; FAX or phone 910-424-3332; E-mail: mpmack@aol.com.
- The 1997 edition of the **Retired Military Almanac** is available at most military exchanges or directly from the publisher for \$7.50 including postage (\$8.50 for first-class mail). The 1997 edition has been revised with more information on health care, federal and state taxes, survivor benefits, insurance, veterans benefits, etc. To order, write to Uniformed Services Almanac, Inc.; PO Box 4144; Falls Church, VA 22044, or call (703) 532-1631, or toll free (888) 872-9698 for credit card orders. The 1997 editions of the *Uniformed Services Almanac*, the *Reserve Forces Almanac* and the *National Guard Almanac* have also been published. Price and ordering information are the same as for the *Retired Military Almanac*.
- The Association of the United States Army (AUSA) announces the **AUSA Army Family Golf Tournament** will be held Nov. 2-6 at the Shades of Green Armed Forces Recreation Center on Walt Disney World Resort in Orlando, FL. Lodging for all eligible tournament participants will be at Shades of Green Hotel. Entries will be accepted starting July 1. Entry forms are available at stateside Army golf courses and in the May issues of **AUSA News** and **AUSA Army Magazine**.
- **Going to Get an ID Card? Call first.** ID card offices, especially satellite offices such as the Retired Activities Office in W. Palm Beach, FL, tell us they could serve you better if you called ahead and checked their hours and the documentation you'll need.

Correction

In the January/March issue, we put an extra dot in the address for the Morale, Welfare and Recreation home page. The address should have been <http://www.armymwr.com>

Retiree Activity Days

Following is a list of Retiree Activity Days (RADs) hosted by Retirement Services Officers (RSOs). RADs let you learn more about your benefits and get together with other retirees and families. We've also included a Navy Retiree Seminar. For information on a RAD, call the RSO hosting it.

Month	Date / Locations
JUNE	7th West Seneca, NY (Ft. Drum) 13-14th Ft. Carson, CO 14th Ft. Ord, CA
AUGUST	2nd Tobyhanna Army Depot, PA 9th Houston, TX (Ft. Sam Houston) 15th Ft. Lewis, WA 16th Ft. Douglas, UT 23rd St. George, UT
SEPTEMBER	5th Ft. McCoy, WI 13th Ft. Dix, NJ Ft Eustis, VA Redstone Arsenal, AL 18th Carlisle Barracks, PA 18th - 19th Duluth, MN (Ft. McCoy) 18th - 20th Ft. Sill, OK 19th Ft. Knox, KY Twin Cities, MN (Ft. McCoy) Ft. Myer, VA 19th - 20th Ft. Leonard Wood, MO 20th Great Lakes, IL (Ft McCoy) Ft Belvoir, VA Heidelberg, USAREUR 26th - 27th Ft. Bragg, NC Ft. Hood, TX 27th Selfridge ANGB, MI (Ft. McCoy) Ft. Sam Houston, TX Ft. Meade, MD
OCTOBER	3rd - 4th Ft. Rucker, AL 4th Moffett Federal Airfield, CA (415) 603-8047 8th Ft. Detrick, MD (301-619-3340) 17th - 18th Oakdale, PA 18th Rock Island, IL (Ft McCoy) Ft Polk, LA

NOVEMBER

1st

Ft. Monmouth, NJ

Social Security Eliminates Report for Working Beneficiaries

The reporting burden for about one million working Social Security beneficiaries has been reduced. Until now, beneficiaries not yet age 70 who work and earn over certain limits had to file a separate report of their earnings to the Social Security Administration (SSA) by April 15 of each year. Under the new rules, SSA is eliminating the need for this separate report and instead will use earnings information already reported by employers on W-2 forms or income reported by self-employed workers on their tax returns.

How to Change Your Address

Army Echoes is mailed only to Army retirees and SBP annuitants using residence addresses supplied by the Defense Finance and Accounting Service Centers and the Army Reserve Personnel Center (ARPERCEN).

The Editor *Cannot* Change Addresses.

If You Need to Change Your Residence Address:

If in Receipt-Of or Entitled-To Retired Pay:

**Defense Finance and Accounting Service
ATTN: Cleveland Center (DFAS-CL)**

PO Box 99191
Cleveland, OH 44199-1126

Phone: 1-800-321-1080 or (216) 522-5955

FAX: 1-800-469-6559

If in Receipt-Of or Entitled-To SBP/RSFPP Annuity:

**Defense Finance and Accounting Service
ATTN: Denver Center (DFAS-DE/FRB)**

6760 E. Irvington Place
Denver, CO 80279-6000

Phone: 1-800-435-3396 or (303) 676-6552

FAX: 1-800-982-8459

If a Retired Reservist Not Yet 60:

**Cdr, ARPERCEN
ATTN: ARPC-MOP-M**

9700 Page Avenue
St Louis, MO 63132-5200

Phone: 1-800- 325-2660 or (314) 538-3412

FAX: (314)-538-2009

If you're writing or FAXing your address change, **Include Your Social Security Number** and sign your request.

Remember, the addresses used for *Army Echoes* are the residence addresses maintained by the Cleveland, Denver and St. Louis Centers.